Case 09-73730 Doc 1 Filed 08/31/09 Entered 08/31/09 13:52:33 Desc Main

Form 1) (1/08) Document Page 1 of 40 08/19/2009 11:17:59am B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT  NORTHERN DISTRICT OF ILLINOIS  VOIU  WESTERN DIVISION (ROCKFORD)							Voluntary Petition	
Name of Debtor (if individual, enter Last, First, I Rasner, Victoria L.		Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last (include married, maiden, and trade names):		er Names used by le married, maiden			years			
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-2004	yer I.D. (ITIN) No./0	Complete EIN (if	more		our digits of Soc. Sone, state all):	ec. or Individual-	Taxpayer I.D.	(ITIN) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 3335 Tannenbaum Lane Rockford, IL	and State):			Street	Address of Joint D	ebtor (No. and S	Street, City, ar	nd State):
		ZIP CODE 61109						ZIP CODE
County of Residence or of the Principal Place of WINNEBAGO	of Business:			County	y of Residence or o	of the Principal P	lace of Busin	ess:
Mailing Address of Debtor (if different from stree 3335 Tannenbaum Lane Rockford, IL	et address):			Mailing	Address of Joint	Debtor (if differer	nt from street	address):
·		ZIP CODE 61109						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from st	reet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business	i			f Bankruptcy		
(Check one box.)	Health Care B	ck one box.) Business		  ☑ ○	the Pe Chapter 7	etition is Filed	d (Check	one box.)
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	Single Asset in 11 U.S.C.	Real Estate as o § 101(51B)	defined	☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding				
Corporation (includes LLC and LLP)	Railroad Stockbroker			_	Chapter 11 Chapter 12		☐ Cha	apter 15 Petition for Recognition
Partnership	Commodity E	Broker			Chapter 13		of a	a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type	Clearing Ban	k					e of Debts k one box.)	
of entity below.)	Other Tax-Ex	cempt Entity			Debts are primarily	consumer	☐ Del	bts are primarily
	(Check b	ox, if applicable.	.)	l §	lebts, defined in 11 3 101(8) as "incurre	ed by an	bus	siness debts.
	under Title 26	x-exempt organ	States	р	ndividual primarily for personal, family, or			
Filing Fee (Che	,	ernal Revenue (	code).		old purpose."	Chapte	r 11 Debtor	rs
Full Filing Fee attached.				_		ısiness debtor as	s defined by 1	11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (appli			ch	Chec		III business debto	or as defined	in 11 U.S.C. § 101(51D).
signed application for the court's consider unable to pay fee except in installments.			٨.	Debtor's aggregate noncontigent liquidated debts (excluding debts owed to				
Filing Fee waiver requested (applicable to				l .	nsiders or affiliates)		2,190,000.	
attach signed application for the court's c	onsideration. See 0	Official Form 3B.			A plan is being filed Acceptances of the	with this petition	ted prepetition	n from one or more classes
Statistical/Administrative Information	1			<u> Г</u>	of creditors, in acco	ordance with 11	J.S.C. § 1126	6(b). THIS SPACE IS FOR
Debtor estimates that funds will be availat  Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded	and administrati		es paid	,			COURT USE ONLY
Estimated Number of Creditors	П	П	П		П	П	П	
1-49 50-99 100-199 200-999 1,000- 5,001- 10,001 5,000 10,000 25,000					25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		.0,000						
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001	\$50,000		\$100,000,001	\$500,000,001		
\$50,000 \$100,000 \$500,000 to \$1 milli Estimated Liabilities	on to \$10 million	to \$50 million	to \$100	million	to \$500 million	to \$1 billion	\$1 billion	<del> </del>
\$0 to \$50,001 to \$100,000 to \$1 million to \$	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

Case 09-73730 Doc 1 Filed 08/31/09 Entered 08/31/09 13:52:33 Desc Main 08/19/2009 11:17:59am Document Page 2 of 40 B1 (Official Form 1) (1/08) Name of Debtor(s): Victoria L. Rasner **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: Winnebago 98-51897 6/9/1998 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Philip H. Hart 08/19/2009 Philip H. Hart Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\sqrt{\phantom{a}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

# (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

Name of Debtor(s): Victoria L. Rasner

### B1 (Official Form 1) (1/08) **Voluntary Petition**

(This page must be completed and filed in every case)

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Victoria L. Rasner

Victoria L. Rasner

Telephone Number (If not represented by attorney)

08/19/2009

Date

Signature of Attorney\*

X /s/ Philip H. Hart

Philip H. Hart philipha@uawlsp.com Bar No. 03121821

**UAW-Chrysler Legal Services Plan** 600 S. State Street, Ste. 200 Belvidere, IL 61008

Phone No. (815) 544-2525 Fax No. (815) 547-7857

08/19/2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative) (Printed Name of Foreign Representative)

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	Victoria L. Rasner	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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# B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	Victoria L. Rasner	Case No.	
			(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Victoria L. Rasner Victoria L. Rasner
Date: <b>08/19/2009</b>

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B6A (Official Form 6A) (12/07)

In re	ctoria L. Rasner Case No.		
			(if known)

### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
debtor's residence 3335 Tannenbaum Lane Rockford, IL 61109	debtor's residence		\$100,000.00	\$103,359.73

Total: \$100,000.00

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B6B (Official Form 6B) (12/07)

In re	Victoria L. Rasner	Case No.	
			(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

			nt,	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or
			Husba or	Exemption
1. Cash on hand.		cash on hand 3335 Tannenbaum Lane Rockford, IL 61109	-	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-		Checking Account National City Bank Rockford, IL	-	\$100.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Associated Bank Rockford, IL	-	\$5.44
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods 3335 Tannenbaum Lane Rockford, IL 61109	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing 3335 Tannenbaum Lane Rockford, IL 61109	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Victoria L. Rasner	Case No.	
			(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Employer Provided 401K Plan Chrysler LLC Corporation Detroit, MI Not part of debtor's estate	-	\$6,000.00
		Employer Provided Pension Plan Chrysler LLC Corporation Detroit, MI Not part of debtor's estate	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	e Victoria L. Rasner	Case No.	
			(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sneet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x	CI entitled to Child Support Payments from: Fransisco Soliz 2020 20th Avenue Rockford, IL 61104 (Hasn't paid for 1 1/2 years)	-	Unknown
<ul><li>18. Other liquidated debts owed to debtor including tax refunds. Give particulars.</li><li>19. Equitable or future interests, life</li></ul>	x			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Pending Workers Compensation Claim against Chrysler LLC Corporation 08WC46411 Attorney David Barish Katz, Friedman, Eagle, et. al. 77 W. Washington Street, 20th Floor Chicago, IL 60602-2983	-	Unknown
		Medical Malpractice Lawsuit against Tamara Wojciechowski Attorney Nick Zimmerman 321 W State St Rockford, IL 61101	-	Unknown

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Victoria L. Rasner	Case No.	
			(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			

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In re	Victoria L. Rasner	Case No.	
			(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
	-	4 continuation sheets attached Tota	⊢ I >	\$8,615.44

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re Victoria L. Rasner

Case No.	
	(If known)

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
debtor's residence 3335 Tannenbaum Lane Rockford, IL 61109	735 ILCS 5/12-901	\$15,000.00	\$100,000.00
cash on hand 3335 Tannenbaum Lane Rockford, IL 61109	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking Account National City Bank Rockford, IL	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Checking Account Associated Bank Rockford, IL	735 ILCS 5/12-1001(b)	\$5.44	\$5.44
Household goods 3335 Tannenbaum Lane Rockford, IL 61109	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
Clothing 3335 Tannenbaum Lane Rockford, IL 61109	735 ILCS 5/12-1001(a), (e)	100%	\$500.00
Employer Provided 401K Plan Chrysler LLC Corporation Detroit, MI Not part of debtor's estate	735 ILCS 5/12-1006	100%	\$6,000.00
		\$23,615.44	\$108,615.44

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B6C (Official Form 6C) (12/07) -- Cont.

In re Victoria L. Rasner	Case No.	
		(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Employer Provided Pension Plan Chrysler LLC Corporation Detroit, MI Not part of debtor's estate	735 ILCS 5/12-1006	100%	Unknown
Pending Workers Compensation Claim against Chrysler LLC Corporation 08WC46411 Attorney David Barish Katz, Friedman, Eagle, et. al. 77 W. Washington Street, 20th Floor Chicago, IL 60602-2983	820 ILCS 305/21	100%	Unknown
Medical Malpractice Lawsuit against Tamara Wojciechowski Attorney Nick Zimmerman 321 W State St Rockford, IL 61101	735 ILCS 5/12-1001(h)(4)	\$15,000.00	Unknown
		\$38,615.44	\$108,615.44

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B6D (Official Form 6D) (12/07) In re Victoria L. Rasner

Case No.	
	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	WIFE, JOINT,	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx-xxxxx891-2  Beneficial Finance P.O. Box 17574 Baltimore, MD. 21297-1574		-	DATE INCURRED: NATURE OF LIEN: 2nd Mortgage COLLATERAL: 3335 Tannenbaum Lane, Rockford, IL 61109 REMARKS:			\$11,757.28	\$3,359.73
ACCT #:  Chrysler Hourly Employees' Deferred Pay Plan 1000 Chrysler Drive Auburn Hills, MI 48326-2766		-	VALUE: \$100,000.00  DATE INCURRED: NATURE OF LIEN: 401(k) loan COLLATERAL: 401K REMARKS:			\$5,281.27	
ACCT #: xxxxxx5864  National City Mortgage Attn: Bankruptcy Dept. 3232 Newmark Drive Miamisburg, OH 45342	-	-	VALUE: \$12,148.65  DATE INCURRED: 09/29/2005  NATURE OF LIEN: mortgage  COLLATERAL: 3335 Tannenbaum Lane, Rockford, IL 61109  REMARKS:			\$91,835.69	
			VALUE: \$100,000.00				
	_	<u> </u>	Subtotal (Total of this F Total (Use only on last p	_	•	 \$108,874.24 \$108,874.24	\$3,359.73 \$3,359.73 (If applicable,

\_\_continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

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Case No.	
	(If Known)

<b>√</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Victoria L. Rasner

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #: xxxxxxxxxxxx7319 American Eagle Outfitters P.O. Box 530942 Atlanta, GA 30353-0942		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$207.34
ACCT #: Attorney Davd M. Barish 77 W. Washington St., 20th Floor Chicago, IL 60602-2983		-	DATE INCURRED: CONSIDERATION: Workers Comp Attorney (8WC46411) REMARKS:				Notice Only
ACCT #: xxxxxxxxxxx6221  Bank of America Bankruptcy Department 4161 Piedmont Parkway Greensboro, NC 27410		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$14,877.03
ACCT #: xxxxxxxxxx6221  Bank of America P.O. Box 15019  Willimington, DE 19886-5019		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,655.00
ACCT #: xxxx-xxxx-4310 Capital One P.O. Box 6492 Carol Stream, IL 60197-6492	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,483.54
4continuation sheets attached	1	(Rep	Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	Tedu	ota ile i n th	l > F.) ne	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-0458  Cardmember Service P.O. Box 15153  Wilmington, DE. 19886-5153		-	DATE INCURRED: CONSIDERATION: Credit Card (Chase) REMARKS:				\$6,730.61
ACCT #: xxxx-xxxx-xxxx-4996 Cardmember Service P.O. Box 15153 Wilmington, DE. 19886-5153		-	DATE INCURRED: CONSIDERATION: Credit Card (Chase) REMARKS:				\$2,426.75
ACCT#: Chase 800 Brooksedge Blvd. Westerville, OH 43081		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT#: xxxx-xxxx-9740 Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,854.30
ACCT #: xxxx-xxxx-xxxx-5814 Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,692.60
ACCT #:  GEMB/American Eagle P.O. Box 981400 El Paso, TX 79998-1400		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. <u>1</u> of <u>4</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n ti	ıl > F.) he	

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Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,390.00
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,996.00
ACCT #: xxxx-xxxx-xxxx-4820 HSBC Card Service P.O. Box 17051 Baltimore, MD 21297-1051		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,460.41
ACCT #: xxxx-xxxx-xxxx-8132 Juniper Bank P.O. Box 13337 Philadelphia, PA. 19101-3337		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,635.85
ACCT #: xxxxxx7902 Kohl's P.O. Box 2983 Milwaukee, Wl. 53201-2983		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$427.52
ACCT #: xxxxxxxx2470  Macy's P.O. Box 4567  Carol Stream, IL. 60197-4567		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$715.11
Sheet no. <u>2</u> of <u>4</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	T edu	n th	l > F.) ie	\$9,624.89

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:  Morsay Medical & Rehab 4340 Morsay Drive Rockford, IL 61107		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT#: xx-xxxx-5712  Retail Services P.O. Box 15521  Wilmington DE 19850-5521		-	DATE INCURRED: CONSIDERATION: Credit Card (Bergner's) REMARKS:				\$164.48
ACCT#:  Rock Valley Advanced Pain Management Attn: Medical Records 6550 E. Riverside Blvd. Loves Park, IL 61111		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT#: Rockford Health Systems 2300 N. Rockton Avenue Rockford, IL 61103		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT #:  Rockford Infections Disease Counsultants 129 Phelps Avenue #508 Rockford, IL 61108		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT#: xxxxxxxxx0000 S.u.p.p.o.r.t Program P.O. Box 82000 Rochester, MI 48308		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				Notice Only
Sheet no. 3 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	edı e, o	ota ule n th	l > F.) ne	

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Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Swedish American Health System P.O. Box 4448 Rockford, IL. 61110-0948		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT #: xxxxxxxxxxx9402 Transworld Systems P.O. Box 1864 Santa Rosa, CA 95402		-	DATE INCURRED: CONSIDERATION: Collecting for - Rockford Infections Disease REMARKS:				Notice Only
ACCT #: xxxx-xxxx-6360 Union Plus Platinum Mastercard P.O. Box 17051 Baltimore, MD. 21297-1051		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,034.50
ACCT #: WFNNB/Victoria's Secret P.O. Box 182128 Columbus, OH 43218-2128		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$20.00
Sheet no. <u>4</u> of <u>4</u> continuation sl Schedule of Creditors Holding Unsecured Nonpriority		าร	hed to S  (Use only on last page of the completed So ort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Reliabilities	hed le, c	ota ule on ti	l > F.) he	\$2,054.50 \$44,771.04

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B6G (Official Form 6G) (12/07)

In re Victoria L. Rasner

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07) In re **Victoria L. Rasner** 

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Victoria L. Rasner

Case No.	
	(if known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of I	Debtor and Spo	ouse	
Divorced	Relationship(s): daughter	Age(s): 10	Relationship(	s):	Age(s):
Divoloca					
Employment:	Debtor		Spouse		
Occupation	Sick Leave				
Name of Employer	Chrysler Corporation				
How Long Employed	10 years				
Address of Employer	3000 W. Chrysler Drive				
	Belvidere, IL 61008				
INCOME: (Estimate of a)	verage or projected monthly inc	nome at time ages filed)		DEBTOR	SPOUSE
	s, salary, and commissions (Pro			\$3,810.00	3F003E
<ol> <li>Estimate monthly over</li> </ol>		rate ii not paid montiny)		\$0.00	
3. SUBTOTAL	51.III.10		Г	\$3,810.00	
4. LESS PAYROLL DE	DUCTIONS		L	\$3,010.00	
	udes social security tax if b. is z	ero)		\$241.00	
b. Social Security Ta		/		\$31.00	
c. Medicare				\$0.00	
d. Insurance				\$0.00	
e. Union dues				\$0.00	
f. Retirement	5104			\$0.00	
	FICA			\$197.00	
i. Other (Specify)				\$0.00 \$0.00	
j. Other (Specify)				\$0.00	
k. Other (Specify)				\$0.00	
· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTIONS			\$469.00	
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$3,341.00	
7. Regular income from	operation of business or profe	ssion or farm (Attach det	tailed stmt)	\$0.00	
8. Income from real pro	•	(	,	\$0.00	
<ol><li>Interest and dividence</li></ol>	is .			\$0.00	
<ol><li>Alimony, maintenance</li></ol>	ce or support payments payable	e to the debtor for the deb	otor's use or	\$0.00	
that of dependents lis					
<ol><li>Social security or gover</li></ol>	vernment assistance (Specify):			\$0.00	
12. Pension or retiremen	at income			\$0.00 \$0.00	
13. Other monthly incom				ψ0.00	
a.	( 1 )/			\$0.00	
b				\$0.00	
С.				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts show	wn on lines 6 and 14)		\$3,341.00	
	GE MONTHLY INCOME: (Com	•	ine 15)	\$3,3	341.00
			<u> </u>		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None.

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b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

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\$3,104.52

\$236.48

B6J (Official Form 6J) (12/07) IN RE: Victoria L. Rasner

Case No	
	(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate scillabeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$887.38
a. Are real estate taxes included? ✓ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$150.00
b. Water and sewer	\$31.00
c. Telephone	\$120.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$550.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	0405.00
Recreation, clubs and entertainment, newspapers, magazines, etc.     Oharitable contributions	\$125.00 \$25.00
	\$25.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: 2nd Mortgage	\$198.00
c. Other: 401K Loan	\$104.14
d. Other: Monthly fee to son for Transportation	\$340.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$254.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,104.52
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,341.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner CASE NO

CHAPTER 7

### **EXHIBIT TO SCHEDULE J**

### **Itemized Personal Expenses**

Expense		Amount
Internet		\$45.00
Prescriptions		\$30.00
Cable		\$45.00
Pet Care		\$25.00
Hair Care		\$30.00
School Lunches		\$54.00
Trash Removal		\$25.00
	Total >	\$254.00

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B6 Summary (Official Form 6 - Summary) (12/07)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Victoria L. Rasner Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$100,000.00		
B - Personal Property	Yes	5	\$8,615.44		
C - Property Claimed as Exempt	Yes	2		'	
D - Creditors Holding Secured Claims	Yes	1		\$108,874.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$44,771.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,341.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,104.52
	TOTAL	20	\$108,615.44	\$153,645.28	

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Form 6 - Statistical Summary (12/07)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Victoria L. Rasner

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

### State the following:

State the following.		
Average Income (from Schedule I, Line 16)	\$3,341.00	
Average Expenses (from Schedule J, Line 18)	\$3,104.52	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,810.83	

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$3,359.73
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$44,771.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$48,130.77

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In re Victoria L. Rasner

Case No.	
	(if known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.		
Date <u>08/19/2009</u>	Signature // / / / / / / / / / / / / / / / / /	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	Victoria L. Rasner	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of b	business
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none

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$68,012.00 adjusted gross income for 2007

\$60,357.00 adjusted gross income for 2008

\$22,860.00 income for the first half of 2009

### 2. Income other than from employment or operation of business

None

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State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Victoria Rasner
vs.
Chrysler LLC Corporation
08WC46411

NATURE OF PROCEEDING Workers Compensation COURT OR AGENCY AND LOCATION Winnebago STATUS OR DISPOSITION pending

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B7 (Official Form 7) (12/07) - Cont.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

n re:	Victoria L. Rasner	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

#### None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

### None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

#### None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

### None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

### Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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### Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

Case No.		
	(if known)	

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

### None $\mathbf{\Lambda}$

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None  $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

	In re:	Victoria	L. Rasner
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Case No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

$\checkmark$	Indicate the governmental unit to which the notice was sent and the date of the notice.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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### NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re: Victoria L. Rasner Case No. (if known)

### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 4
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	<ul><li>22. Former partners, officers, directors and shareholders</li><li>a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.</li></ul>
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)** 

In re: Victoria L. Rasner Case No. (if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answeattachments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any
Date 08/19/2009	Signature	/s/ Victoria L. Rasner
	of Debtor	Victoria L. Rasner
Date	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Beneficial Finance P.O. Box 17574 Baltimore, MD. 21297-1574 xxxxxx-xxxxx891-2	Describe Property Securing Debt: 3335 Tannenbaum Lane, Rockford, IL 61109
Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one):  ☑ Claimed as exempt	
Property No. 2	
Creditor's Name: Chrysler Hourly Employees' Deferred Pay Plan 1000 Chrysler Drive Auburn Hills, MI 48326-2766	Describe Property Securing Debt: 401K
Property will be (check one):  Surrendered ☑ Retained  If retaining the property, I intend to (check at least one):  Redeem the property ☑ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one):  ☑ Claimed as exempt	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Property No. 3				
Creditor's Name: National City Mortgage Attn: Bankruptcy Dept. 3232 Newmark Drive Miamisburg, OH 45342 xxxxxx5864		Describe Property Securin 3335 Tannenbaum Lane,	-	09
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):				
Property is (check one): ☑ Claimed as exempt □ Not claimed as exer	mpt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)  Property No. 1	es. (All three colu	mns of Part B must be com	pleted for each un	expired lease.
Lessor's Name: None	Describe Leased	Property:	Lease will be Ass 11 U.S.C. § 365( YES	sumed pursuant to p)(2):
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my inten	tion as to any property of	my estate securii	ng a debt and/or
Date	Signature /s/ Victoria L. Rasner Victoria L. Rasner			
Date	Signature			

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# Document Page 37 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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IN RE: Victoria L. Rasner

## <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code			
l,	Philip H. Hart	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice	
required by	/ § 342(b) of the Bankruptcy Code.		
/s/ Philip F	I. Hart		
Philip H. H	art, Attorney for Debtor(s)		
Bar No.: 03	3121821		
<b>UAW-Chry</b>	sler Legal Services Plan		
600 S. Stat	te Street, Ste. 200		

Belvidere, IL 61008 Phone: (815) 544-2525 Fax: (815) 547-7857

E-Mail: philipha@uawlsp.com

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Victoria L. Rasner	X /s/ Victoria L. Rasner	08/19/2009
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Victoria L. Rasner CASE NO

CHAPTER 7

	DISCLOSURE OF C	COMPENSATION OF ATTORN	IET FOR DEBIOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. E that compensation paid to me within one y services rendered or to be rendered on be is as follows:	ear before the filing of the petition in bank	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accep	t:	\$0.00
	Prior to the filing of this statement I have re	eceived:	\$0.00
	Balance Due:		\$0.00
2.	. The source of the compensation paid to m	e was:	
		ner (specify) e-paid legal service through debtor's e	mployer Chrysler Corporation
3.	. The source of compensation to be paid to	me is:	
		ner (specify) e-paid legal service through debtor's e	mployer Chrysler Corporation
4.	<ul> <li>I have not agreed to share the above- associates of my law firm.</li> </ul>	disclosed compensation with any other p	erson unless they are members and
		closed compensation with another persor he agreement, together with a list of the r	
5.	<ul> <li>In return for the above-disclosed fee, I have</li> <li>a. Analysis of the debtor's financial situation</li> <li>bankruptcy;</li> <li>b. Preparation and filing of any petition, so</li> <li>c. Representation of the debtor at the med</li> </ul>	on, and rendering advice to the debtor in chedules, statements of affairs and plan v	determining whether to file a petition in which may be required;
6.	. By agreement with the debtor(s), the abov	e-disclosed fee does not include the follo	wing services:
		CERTIFICATION	
		statement of any agreement or arranger	nent for payment to me for
	representation of the debtor(s) in this bank	aupto, procedurig.	
	08/19/2009		Bar No. 03121821

/s/ Victoria L. Rasner

Victoria L. Rasner